

Form 408

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Michael S. Hanes
aka Mike Hanes
Kristen L Hanes
fka Kristen L Nixon
Debtor(s)

Bankruptcy Case No.: 20-70109-JAD
Related to Doc. #86
Chapter: 13
Docket No.: 87 - 86

ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this The 26th of June, 2025, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 8/18/25. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on 8/26/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473 at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court may determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the Moving Party shall thereafter advise all affected parties. If a default order has not been signed, the parties will be required to appear in Court at the hearing on the above date and time.

4. A maximum of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy immediately.
5. If applicable, Debtor(s) SHALL FILE a Certification Of Discharge Eligibility, pursuant to 11 U.S.C. Section 1328, on or before 8/18/25.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,

In re:
Michael S. Hanes
Kristen L Hanes
Debtors

Case No. 20-70109-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Jun 26, 2025

User: auto
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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael S. Hanes, Kristen L Hanes, 430 Pennsylvania Avenue, Curwensville, PA 16833-1366
15208311	+ Cap1/marcs, Po Box 30258, Salt Lake City, UT 84130-0258
15208317	+ Centre Pathology Associates, P.O. Box 197, State College, PA 16804-0197
15208321	+ David J. Apotheker, Esquire, Apotheker Scian, P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
15208323	+ Dr. Melanie E. Jordan, 816 State Street, Curwensville, PA 16833-1039
15208327	+ Johnson Motors, Inc., 1891 Blinker Parkway, Du Bois, PA 15801-5238
16504796	M&T BANK as Servicer LAKEVIEW LOAN SERVICING, LLC, PO BOX 840, Buffalo, NY 1424
15208334	+ Penn Highlands DuBois, P.O. Box 447, Du Bois, PA 15801-0447

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Jun 27 2025 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2025 00:25:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 27 2025 00:25:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:44:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 00:43:26	Pinnacle Service Solutions LLC, Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219, UNITED STATES 14219-2553
15208308	^ MEBN	Jun 27 2025 00:18:14	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
15208309	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 27 2025 00:24:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15232679	Email/Text: bnc-thebureaus@quantum3group.com	Jun 27 2025 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15208316	^ MEBN	Jun 27 2025 00:18:15	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15208310	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:43:18	Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15208312	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:44:13	Capital One, Po Box 30253, Salt Lake City, UT

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15215263	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:57:11	84130-0253
15208313	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:43:35	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15226828	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 00:56:06	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15208314	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:42:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15211422	+ Email/Text: bankruptcy@cavps.com	Jun 27 2025 00:25:00	Carrie Gerding, Esquire, c/o Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502-4952
15208315	+ Email/Text: bankruptcy@cavps.com	Jun 27 2025 00:25:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15218084	+ Email/Text: bankruptcy@cavps.com	Jun 27 2025 00:25:00	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2321
15239371	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:42:53	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15208318	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2025 00:24:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15208320	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 27 2025 00:25:00	Comenitybank/kay, Po Box 182789, Columbus, OH 43218-2789
15212513	Email/Text: mrdiscen@discover.com	Jun 27 2025 00:22:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15208322	+ Email/Text: mrdiscen@discover.com	Jun 27 2025 00:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15208324	+ Email/Text: nsm_bk_notices@mcooper.com	Jun 27 2025 00:22:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15208325	+ Email/Text: bankruptcy@huntington.com	Jun 27 2025 00:24:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15208326	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2025 00:25:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15230438	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2025 00:25:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15229466	+ Email/Text: RASEBN@raslg.com	Jun 27 2025 00:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15208328	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2025 00:44:10	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15208329	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 27 2025 00:25:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15208330	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:43:03	Keybank Na, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15234899	+ Email/Text: nsm_bk_notices@mcooper.com	Jun 27 2025 00:22:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15212154	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 00:43:50	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
15208332	Email/Text: EBN@Mohela.com	Jun 27 2025 00:22:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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15208331	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 00:24:00	Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1271
15233270	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 00:24:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15211676	Email/PDF: cbp@omf.com	Jun 27 2025 01:16:07	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15208333	+ Email/PDF: cbp@omf.com	Jun 27 2025 01:18:17	Onemain, Po Box 1010, Evansville, IN 47706-1010
15239997	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:44:21	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15238759	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 00:42:47	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
15208336	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:43:30	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15236717	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2025 00:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15231315	Email/Text: ebn_bkrt_forms@salliemae.com	Jun 27 2025 00:25:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15208337	+ Email/Text: ebn_bkrt_forms@salliemae.com	Jun 27 2025 00:25:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15208338	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:43:49	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15208339	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:44:10	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15208340	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:57:41	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15208341	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:57:33	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15208342	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 01:17:58	Syncb/polaris Consumer, Po Box 965073, Orlando, FL 32896-5073
15208343	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:43:18	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15239386	^ MEBN	Jun 27 2025 00:19:14	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15239096	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 27 2025 00:42:46	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15209346	^ MEBN	Jun 27 2025 00:19:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15208344	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:42:46	Synchrony Bank/Walmart, P.O. Box 960024, Orlando, FL 32896-0024
15216625	+ Email/Text: tdebn@credbankserv.com	Jun 27 2025 00:23:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15208345	+ Email/Text: bankruptcy@td.com	Jun 27 2025 00:25:00	Tdrcs/renovate, 1000 Macarthur Bv, Mahwah, NJ 07430-2035
15208346	+ Email/Text: bnc-thebureaus@quantum3group.com	Jun 27 2025 00:23:00	The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2757
15220101	+ Email/Text: bankruptcy@huntington.com	Jun 27 2025 00:24:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

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+ Email/PDF: Citi.BNC.Correspondence@citi.com

Jun 27 2025 00:43:37

Tractor Supply/cbna, Po Box 6497, Sioux Falls,
SD 57117-6497

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	Cavalry Investments, LLC, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank c/o AIS Portfolio Services LLC., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15208319	##+	Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
15208335	##+	Phoenix Financial Serv, 8902 Otis Ave, Indianapolis, IN 46216-1009

TOTAL: 1 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmllawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Kristen L Hanes thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Michael S. Hanes thedebterasers@aol.com
Maria Miksich	on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmllawgroup.com
Matthew Fissel	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com, wbefc@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

TOTAL: 8